

**Information to identify the case:**

Debtor 1	<u>Lamonica Kaye Anderson</u>	Social Security number or ITIN	xxx-xx-4508
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Northern District of Texas			
Case number:	22-40819-mxm7		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Lamonica Kaye Anderson  
aka Lamonica Kaye Hardwell, aka Lamonica  
Kaye Earl

7/20/22

**By the court:** Mark X. Mullin  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Lamonica Kaye Anderson  
Debtor

Case No. 22-40819-mxm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0539-4

User: admin

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Date Rcvd: Jul 21, 2022

Form ID: 318

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2022:

Recip ID	Recipient Name and Address
db	+ Lamonica Kaye Anderson, 9001 Markville Dr, Apt. 1711, Dallas, TX 75243-9375
19689726	Albert, 340 S. Lemon Ave #3801, Walnut, CA 91789-2706
19650095	+ Canary Smart Home Security, 26 Broadway Fl. 22, New York, NY 10004-1808
19650099	+ Dudco Financial Warranty, PO Box 321067, Detroit, MI 48232-1067
19650102	+ Mahwa Finance, 107 S. First St. Ste B, Garland, Texas 75040-7219
19650103	National Educational Acceptance Corp., PO Box 410318, St. Louise, MI 63141-0318
19650105	+ Revco Solutions, Credit First National Association, 7011 A.C. Skinner Parkway, Ste 170, Jacksonville, FL 32256-6953
19650108	+ Texas Health Resources, PO Box 8549, Fort Worth, Texas 76124-0549
19650109	+ Texas Medical Resources, PO Box 9168, Coral Springs, FL 33075-9168
19650110	+ The Dallas Dating Company, 14180 Dallas Pkwy #110, Dallas, Texas 75254-4341
19650111	+ The Pavilion Apartments, Bel Pebble View, LLC, 9001 Markville Dr., Dallas, Texas 75243-3539
19650112	Uncle Warbucks, PO Box 1469, Quebec, Canada JO1 1 BO
19650113	Uprova, 635 East Hwy 20 V, Upper Lake, CA 95485

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
19650096	+ Email/Text: ebnnotifications@creditacceptance.com	Jul 21 2022 21:41:00	Credit Acceptance, PO Box 551888, Detroit, MI 48255-1888
19650097	Email/PDF: creditonebknottifications@resurgent.com	Jul 21 2022 21:48:50	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
19650100	EDI: IRS.COM	Jul 22 2022 01:38:00	Internal Revenue Service Center, PO Box 7346, Philadelphia, PA 19101-7346
19650101	Email/Text: customerservice.us@klarna.com	Jul 21 2022 21:41:00	Klarna, 629 N. High St., Ste 300, Columbus, OH 43215
19650104	+ Email/Text: payments@powerfinancetexas.com	Jul 21 2022 21:41:00	Power Finance Texas, 8500 N. Stemmons Fwy, Ste 4040, Dallas, Texas 75247-3809
19689727	Email/Text: credit-bureau-reporting-disputes@sezzle.com	Jul 21 2022 21:41:00	Sezzle, 251 1st Ave N. Ste 200, Minneapolis, MN 55401
19650106	Email/Text: enotifications@santanderconsumerusa.com	Jul 21 2022 21:41:00	Santander Consumer USA, PO Box 660633, Dallas, TX 75266-0633
19650107	+ EDI: TEXASHEALTH.COM	Jul 22 2022 01:38:00	Texas Health Resources, 500 E. Border Street #130, Arlington, Texas 76010-7455

TOTAL: 8

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a

District/off: 0539-4

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
19650098	##+	Dept. of Ed/Netnet, PO Box 740283, Atlanta, GA 30374-0283

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2022 at the address(es) listed below:

Name	Email Address
Behrooz P. Vida	on behalf of Debtor Lamonica Kaye Anderson filings@vidalawfirm.com legalprokirstin@gmail.com;bkfilings@yahoo.com
Carla Reed Vida	on behalf of Debtor Lamonica Kaye Anderson filings@vidalawfirm.com bkfilings@yahoo.com;legalprokirstin@gmail.com
John Dee Spicer	trusteedocs@chfirm.com jds@trustesolutions.net
United States Trustee	ustpregion06.da.ecf@usdoj.gov

TOTAL: 4